

<i>SERFF Tracking Number:</i>	<i>MNNP-125821766</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ReliaStar Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40283</i>
<i>Company Tracking Number:</i>	<i>10-1005</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Individual Term Life</i>		
<i>Project Name/Number:</i>	<i>Spouse Rider /10-1005</i>		

Filing at a Glance

Company: ReliaStar Life Insurance Company

Product Name: Individual Term Life

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: MNNP-125821766 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 10-1005

Co Status:

Author: Kathy Healy

Date Submitted: 09/18/2008

State Tr Num: 40283

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/30/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Spouse Rider

Project Number: 10-1005

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/30/2008

State Status Changed: 09/30/2008

Corresponding Filing Tracking Number:

Filing Description:

Individual Term Life Spouse Rider. See Cover Letter.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

Kathy Healy, Compliance Analyst

kathy.healy@us.ing.com

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P.O. Box 20	(612) 372-5795 [Phone]
Minneapolis, MN 55440-0020	(612) 342-3695[FAX]

Filing Company Information

ReliaStar Life Insurance Company	CoCode: 67105	State of Domicile: Minnesota
P.O. Box 20	Group Code: 229	Company Type:
Minneapolis, MN 55440-0020	Group Name:	State ID Number:
(612) 372-5246 ext. [Phone]	FEIN Number: 41-0451140	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$75.00	09/18/2008	22580391

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/30/2008	09/30/2008

SERFF Tracking Number: MNNP-125821766

State: Arkansas

Filing Company: ReliaStar Life Insurance Company

State Tracking Number: 40283

Company Tracking Number: 10-1005

TOI: L04I Individual Life - Term

*Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium*

Product Name: Individual Term Life

Project Name/Number: Spouse Rider /10-1005

Disposition

Disposition Date: 09/30/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MNNP-125821766	State:	Arkansas
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Company Tracking Number:	10-1005		
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Product Name:	Individual Term Life		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Spouse Rider		Yes

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Form Schedule

Lead Form Number: 10-1005

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-1005	Policy/Cont	Spouse Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			10-1005.pdf

SPOUSE RIDER

This rider, providing term life insurance on the life of your insured spouse, is part of the policy. If dates and amounts are not entered in the Rider Data, the Rider Issue Date is the same as the Issue Date of the Policy. The Rider Amount of Life Insurance is then also shown on the Policy Data Page.

Rider Data

Amount of Insurance
on Insured Spouse

Rider
Issue Date

Rider
Expiry Date

Initial Additional
Annual Premium

Definitions

The insured - the person insured under the policy.

Insured spouse - the legal husband or wife of the insured, who is insured under this rider.

You, your - the current owner of the policy.

We, us, our - ReliaStar Life Insurance Company at its Home Office in Minneapolis, Minnesota.

Written, in writing - a written request or notice, signed and dated, and received at our Home Office. The form and content of the request or notice must be acceptable to us.

Benefits

We pay the amount of life insurance in force under this rider if we receive written proof that the insured spouse dies while this rider is in force.

Beneficiary

The beneficiary is the insured, if living. If the insured is not living on the date of the insured spouse's death, the benefits of this rider will be paid to the estate of the insured spouse. None of the following affect this beneficiary designation:

- The beneficiary named for the policy.
- The beneficiary provisions of the policy.
- An assignment of the policy.

When this rider stops

This rider stops on the earliest date any of these happen:

- The rider expiry date is reached.
- A premium is not paid by the end of its grace period.
- The end of a premium period in which the insured no longer has a spouse eligible for benefits under this rider.
- The policy is converted under the Conversion Right.
- The insured dies by suicide.

- The policy stops for any reason other than the death of the insured.
- You ask us in writing to stop this rider on a premium due date. In this case, we may endorse the policy. We may ask that you return the policy so that we can endorse it.

We are not liable for this rider's benefits after it stops, even if we accept a premium after this rider stops. If you pay any premium for this rider after it stops, we will refund it.

Premiums

The premiums for this rider are in addition to those paid for the policy. The first rider premium is due on the Rider Effective Date. After that, the rider premiums are due with the policy premium until this rider stops. If this rider stops, no more premiums are due for this rider.

The rider premium is based on the insured's age at nearest birthday on the first day of the Term Period of the policy. The premium will be adjusted each term period using our regular rates for spouse coverage issued under this form.

Waiver of Premium

If policy premiums are waived under the Disability Premium Waiver Benefit, we will waive this rider's premiums until this rider stops.

If the insured dies, we will waive the premiums for this rider and the rider will stay in force until the end of the Term Period during which the insured dies, or until this rider would stop for any reason, other than the death of the insured.

We will waive premiums under the following conditions:

- This rider is in force when the insured becomes totally disabled or dies.
- Premiums are paid up to the death or disability.
- The insured's death was not a result of suicide.

If the insured commits suicide, this rider will stop on the date of death of the insured.

Reinstatement

If this rider and the policy lapse because premiums are not paid, you can reinstate the rider when you reinstate the policy if –

- this rider was in effect when the policy lapsed, and
- this rider would not have stopped for any other reason during the time it lapsed.

To reinstate this rider, you must do all of the following:

- Give us proof of good health for your spouse.
- Pay all overdue rider premiums, plus interest at 6% compounded annually.
- Reinstate the policy.

The policy may be reinstated without this rider, in which case proof and payment for this rider are not needed.

Conversion Right

This term insurance on the life of the insured spouse can be converted for a new nonparticipating individual life insurance policy without proof of good health. The conversion must be made within 31 days after the first of these:

- The date you convert the policy.
- The date the rider stops according to the provisions of this rider.

The New Policy

The new policy will be effective on the date of the conversion. It may be on any plan except term insurance. Its benefits, terms and provisions will be according to the rules in effect for policies issued under the Conversion Right. Its premium will not be less than that of a whole life policy. The premium will be based on –

- the plan chosen, and
- the insured spouse's age at the time of the conversion.

The new policy may have a disability waiver of premium benefit if –

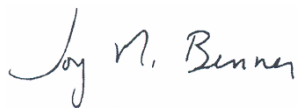
- premiums are payable under the new policy to at least age 85, for new policies on the lowest premium plan, or
- we approve proof of good health for the disability benefit, for new policies on a higher premium plan than the lowest offered at the time of the conversion.


Any disability benefits under the new policy will only apply to disability which starts after the effective date of the new policy.

General Provisions

All policy provisions apply, unless changed by this rider. The Incontestable Provision applies to this rider from the Rider Effective Date.

ReliaStar Life Insurance Company
(ReliaStar Life)


Secretary


President

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 09/18/2008

Comments:

Attachments:

ARCertCompliance.pdf

ARReadabilityCert.pdf

Review Status:

Satisfied -Name: Application 09/18/2008

Comments:

Application 38993bAR was filed and approved by your Department on April 17, 1998.

Review Status:

Satisfied -Name: Cover Letter 09/18/2008

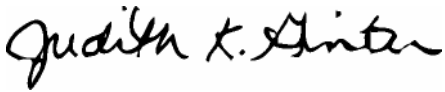
Comments:

Attachment:

ARLETTER.pdf

CERTIFICATION OF COMPLIANCE
Arkansas Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

ReliaStar Life Insurance Company hereby certifies that it is in compliance with Rule and Regulation 19 - Unfair Sex Discrimination in the Sale of Insurance.



Judith K. Ginter
Vice President & Chief Compliance Officer

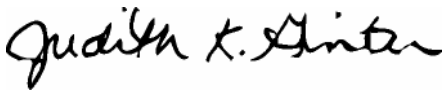
September 18, 2008

Date

READABILITY CERTIFICATION

Arkansas Statutes, Title 23, Chapter 80, Subchapter 2
Life and Disability Insurance Policy Language Simplification Act

ReliaStar Life Insurance Company hereby certifies that 10-1005 has achieved a Flesch Reading Ease Score of 62.9 and complies with the requirements of the Life and Disability Insurance Policy Language Simplification Act.



Judith K. Ginter
Vice President & Chief Compliance Officer

September 18, 2008
Date

ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, MN 55401
Tel.: 612.372.5795
Fax: 612.342.3695
Email: kathy.healy@us.ing.com

Kathy Healy, FLMI, AIRC
Compliance Analyst

September 18, 2008

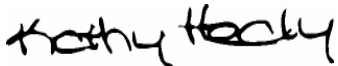
Arkansas Insurance Department
Compliance – Life and Health Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: ReliaStar Life Insurance Company – NAIC #67105
Individual Term Life Spouse Rider 10-1005

We enclose the captioned form for filing. Upon approval, this form will be used with our Individual Three Year Term Life Policy 25-001, approved by your Department on December 7, 1983.

This form was not submitted to Minnesota, our state of domicile, as it will not be used therein.

Thank you for your consideration of this submission.



Kathy Healy

Enclosure